

Alabama Student Loan Program and
The Student Loan PeopleSM
100 North Union Street, Suite 308
Montgomery, AL 36104-3762
Tel: 800.721.9720
Fax: 334.265.9750
e-mail: lkiser@kheaa.com
www.alstudentaid.com

COUNSELOR CONNECTION

VOLUME IX, No. 1, OCTOBER 2005

Website Quicklist

Please remind students of on-line sites that will be useful when deciding on schools to apply to and education funding options.

Alabama Mentor
www.alabamamentor.org

Alabama Student
Loan Program
www.alstudentaid.com

Alabama Commission on
Higher Education
www.ache.state.al.us

The Alabama College System
www.acs.cc.al.us

U.S. Department of
Education
www.ed.gov

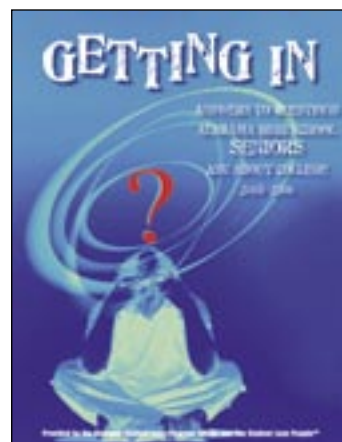
Free Application for
Federal Student Aid
www.fafsa.ed.gov

If your school's website isn't
linked to ours, please ask your
technology coordinator to set up a
link to the Alabama Student Loan
Program-KHEAA.

What's new?

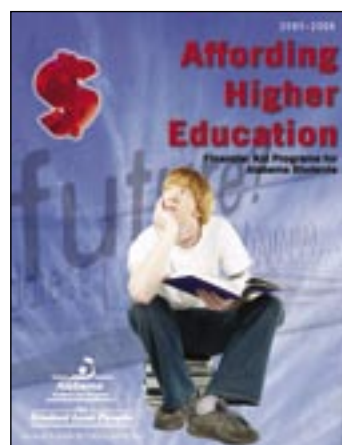
The ninth edition of *Getting In* will soon be arriving from The Alabama Student Loan Program-KHEAA. The latest version offers a financial aid checklist, an admissions checklist and a detachable planning calendar for seniors.

This publication is being sent directly to counselors for distribution to students. We ask that you distribute *Getting In* to all seniors, not just those who are college-bound.



Also, the third edition of *Affording Higher Education* will soon be arriving from The Alabama Student Loan Program-KHEAA. This publication has the most up-to-date information regarding loans, grants and scholarships available to Alabama students. Included are listings of financial aid sources from organizations, companies, schools, and the state and federal government.

Copies of *Affording Higher Education* are not distributed to students but will be available at high school and public libraries, financial aid offices, and high school counselor offices.



If you need additional copies of either of these publications, you should contact Lora Kiser at the Alabama Student Loan Program-KHEAA address or number on the front page. These publications will also be available on www.alstudentaid.com

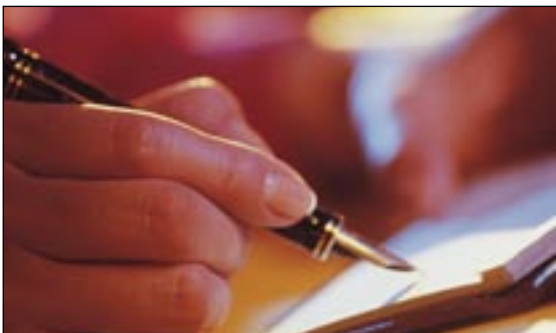
Encourage your students to be informed consumers

Because your students will invest considerable time and money in their college education or technical training, they should become informed consumers. If they're enrolling in a two- or four-year college, they'll probably receive a bill for tuition and fees before each semester or quarter begins. This is usually due on or before registration for classes. Any financial aid they receive for that term is usually credited to their account at that time.

Trade schools may charge tuition and fees for the entire program at the beginning of the program. Their financial aid award, however, will usually be divided into at least two payments — one at the beginning of the program, and the second after they've completed one-half of the program.

Most schools will first use their financial aid award to pay tuition, fees and other charges. If any remains, the school must give it to the student to help pay living expenses.

Students need to find out if they're entitled to a refund if they withdraw from school. No one plans to withdraw, but sometimes it can't be helped. A serious illness can put your students so far behind in their course work that they must withdraw or fail. Or they may decide that the school's program isn't right for them.



Every school that participates in federal student aid programs must have a written refund policy and must give students a copy of the policy if they ask for one. Students should have it in writing before they begin school. Students who withdraw may have to refund all or some of their student aid. Usually the refund will be used first to repay student loans, then any grant or scholarship programs from which they have received funds. Students who must withdraw should notify the school immediately.

Encourage your students to read all contracts and paperwork carefully. If a school representative promises them things, be sure they are written into the contract so there will be no misunderstanding later.

Get online

Don't forget to visit alabamamentor.org, an online higher education resource for students and counselors. Track your students as they use the website to research, tour, and apply to colleges and universities. Through alabamamentor.org, you can also send reminders to individuals or groups about upcoming testing dates, college fairs and orientations.



The
Student Loan People
SM

You can go to college. We'll get you there for less.